

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	: 09/765,137	Confirmation No.:	7821
Applicant	: Lloyd Adams		
Filed	: January 18, 2001		
Title	: Network Based Loan Approval and Document Origination System		
TC/Art Unit	: 3691		
Examiner:	: Hani M. Kazimi		
Docket No.	: 72167.000260		
Customer No.	: 21967		

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.111

Responsive to the Office Action dated November 29, 2006, please consider the following remarks. Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

A listing of the claims is found on **page 2**

Remarks begin on **page 6** of this paper.